

## SAMPLE DOCUMENTS

### OVERVIEW

Examiners should use the sample documents that follow. Refer to the previous sections in the Pre-Examination Planning (PEP) Procedures for guidance on the use of each document.

*NOTE: All sample documents are provided to the examiner in diskette format to allow the examiner to customize information requests for each financial institution. For example, in the CIR under HMDA, there are two areas which will have to be updated each time the CIR is forwarded to a financial institution: the asset threshold established by the Federal Reserve Board (item #1) and the dates of the requested Loan Application Registers (LAR) (item #3).*

### In This Section

TOPIC	SEE PAGE:
PEP MEMORANDUM DATA SHEET	E-2
COMPLIANCE EXAMINATION ENTRY AND REQUEST LETTER	E-4
COMPLIANCE INFORMATION REQUEST (versions for small and large institutions)	[sml](page 1) [lrg](page 1)
COMPLIANCE DOCUMENT REQUEST (versions for small and large institutions)	[sml](page 1) [lrg](page 1)

# COMPLIANCE EXAMINATION

## Pre-Examination Planning Memorandum Data Sheet

Name of Institution	
City, State	
Total Assets as of Date (Most Recent Quarter End)	
Field Office	
Examiner-In-Charge (Current Examination)	
Last Compliance/CRA Examination Date(s)	
Last Examination - Number of Examiners	
Last Compliance Examination Hours	
Last CRA Examination Hours	
Last Compliance/CRA Ratings (Component and Composite)	
Last Compliance Visitation Date (if since the last Examination)	
Informal or Formal Enforcement Action (Compliance): - Type of Action - Effective Date	
Most Recent CAMELS Rating (Component and Composite) and S&S Examination Date	
Informal or Formal Enforcement Action (S&S): - Type of Action - Effective Date	
Anticipated Examination Date	
Assigned Number of Examiners	
Anticipated Compliance Hours	
Anticipated CRA Hours	
Proposed Number of Community Contacts to be Performed	

COMPLIANCE EXAMINATION

Pre-Examination Planning Memorandum Data Sheet (cont'd)

Consumer Complaints received since the Last Examination? (Yes/No)	
Has data requested from the Institution been received? (Yes/No)	
Is HMDA Applicable? (Yes/No)	
REPORT OF CONDITION AND INCOME:	
Date	
Gross Loans	
Break Down of Loans by Type	
Break Down of Deposits by Type	

# COMPLIANCE EXAMINATION ENTRY AND REQUEST LETTER (SAMPLE)

Date

[Examiner's Name]  
[Examiner's Title]  
[Field Office]  
[Field Office Address]  
[City, State, Zip Code]

[President and/or Chief Executive Officer]  
[Financial Institution Name]  
[Financial Institution Address]  
[City, State Zip Code]

Dear President/Chief Executive Officer:

A compliance and Community Reinvestment Act examination of your institution has been scheduled to occur [Insert Anticipated Start Date]. This examination will include a review of your institution's compliance with various consumer protection and civil rights laws and regulations and the Community Reinvestment Act.

To minimize any disruption to your institution's daily routine, we are enclosing two requests for information and materials: the **Compliance Information Request** and the **Compliance Document Request**.

## 1. Compliance Information Request

- Please complete the questionnaire and return it with all appropriate supporting documentation to the FDIC's [FIELD OFFICE NAME] Field Office **within 30 days of receipt of this letter**. Use the self-addressed [BUSINESS REPLY OR FEDEX] label for your submission.
- For your convenience, we have enclosed the questionnaire, both on a diskette in WordPerfect 6.1 and in hard-copy. (If the diskette is used, please include a printout of the completed questionnaire.)

## 2. Compliance Document Request

[SELECT ONE OF THE FOLLOWING TWO PARAGRAPHS. DELETE THIS NOTE AND THE REMAINING PARAGRAPH.]

- Please assemble the requested material and make it available to the Examiner-in-Charge at the beginning of the on-site portion of the examination.
- As discussed in our initial telephone contact, you may wish to forward some or all of the material requested to the [FIELD OFFICE NAME] field office for off-site review. If this is your choice, please return this information to the [FIELD OFFICE NAME] field office **within 30 days of receipt of this letter**. For that material not forwarded for off-site review, please assemble and make it available to the Examiner-in-Charge at the beginning of the on-site examination.

Both of the above documents may also be accessed via the Internet at <http://www.fdic.gov/banknews/pep.html>. The advance receipt and review of the information you supply in response to this request will enable us to conduct a significant portion of the examination off-site in our field office. Use the self-addressed [BUSINESS REPLY OR FEDEX] label for your submission.

An FDIC examiner will be contacting you approximately one week prior to the beginning of the on-site portion of the examination to arrange an initial meeting to discuss the focus of the examination and answer any questions you may have. In the interim, however, please feel free to contact Field Office Supervisor [FIELD OFFICE SUPERVISOR'S NAME] at [FIELD OFFICE PHONE NUMBER] if you have any questions or concerns relative to the information requested.

Thank you in advance for your cooperation and assistance.

Sincerely,

[Examiner's Name]  
[Examiner's Title]

Enclosures:

**Compliance Information Request**

**Compliance Document Request**

[Business Reply Label or FedEx Label]

PART II: E-4

---

---

## COMPLIANCE INFORMATION REQUEST (page 1)

---

1. AN EXECUTIVE OFFICER OF THE FINANCIAL INSTITUTION SHOULD BE RESPONSIBLE FOR THE CONTENT AND ACCURACY OF THE ANSWERS PROVIDED ON THIS FORM.
2. WHERE SPACE IS INADEQUATE, AN ATTACHED BLANK SHEET REFERENCING THE PARTICULAR QUESTION(S) MAY BE USED TO RESPOND.
3. IF ANY QUESTION IS NOT APPLICABLE TO YOUR INSTITUTION, PLEASE INDICATE AS "NOT APPLICABLE" OR "N/A". UNLESS OTHERWISE INDICATED, ALL QUESTIONS AND REQUESTS CONCERN ONLY THAT PERIOD OF TIME SINCE THE LAST FDIC COMPLIANCE EXAMINATION, OR SINCE CONVERTING TO STATE NON-MEMBER STATUS OR SINCE THE BANK OPENED FOR BUSINESS (as applicable).

### General

---

1. *SEND* a current list of all offices, identified by:
  - Branch name
  - Street address
  - City
  - State
  - Zip code
2. *SEND* a current list of the financial institution's directors/trustees and officers, identified by name and title.
3. Provide the name and location of the individual who can provide access to the Board of Directors/Trustee's meeting minutes and board appointed committee minutes.
4. Provide the name and location of the individual who can provide access to the daily statement of assets and liabilities.
5. Provide the name(s) and location(s) of the individual(s) who can provide access to any written compliance program(s), procedure(s) or manual(s).
6. Is the institution presently a party in any lawsuit alleging credit discrimination or other violation of consumer law? If yes, provide:
  - The name(s) of the plaintiff(s)
  - Amount(s) sought
  - Nature or basis of the allegation
  - Current status
7. Describe any significant changes made since the prior examination (or scheduled to occur within the next quarter) with respect to the financial institution's:
  - Compliance program
  - Senior management
  - Compliance personnel

---

### Truth in Lending

---

1. Has the institution made any restitution to customers for violations of Regulation Z and/or pursuant to the Truth in Lending Act?
2. List the open-end credit plan(s) offered by the institution (including, but not limited to overdraft protection, personal and home equity lines of credit, and credit cards).

Truth in Lending (continued)

---

---

### COMPLIANCE INFORMATION REQUEST (page 2)

---

---

3. Mark with an "X" the closed-end types of consumer loans offered:

☐ Passbook                      ☐ Purchase Real Estate(RE)                      ☐ Junior Lien RE  
☐ Construction      ☐ Other Consumer Loans (auto, personal, student, etc.)

---

4. Does the institution maintain more than one loan file for each consumer related loan (for example: document file, collateral file, credit file, correspondence file, etc.)? If yes, identify and describe.

---

5. Mark with an "X" each feature/charge applicable to the institution's consumer loans.

<input type="checkbox"/> Variable Rates	<input type="checkbox"/> Discounted Variable Rates	<input type="checkbox"/> Balloon Payments
<input type="checkbox"/> Single Payment	<input type="checkbox"/> Constant Payments to Principal	<input type="checkbox"/> Odd-Days Interest
<input type="checkbox"/> Private Mortgage Insurance	<input type="checkbox"/> Real Estate "Points"	<input type="checkbox"/> Inspection Fees on Construction Loans
<input type="checkbox"/> Reverse Equity RE	<input type="checkbox"/> Simple Interest (360/365)	<input type="checkbox"/> Precomputed Interest
<input type="checkbox"/> Irregular Advances	<input type="checkbox"/> Graduated Payments	<input type="checkbox"/> Interest Only with Principal Balloon
<input type="checkbox"/> Application Fees which are Refunded if a Loan is Denied	<input type="checkbox"/> Vendor's Single Interest Insurance	<input type="checkbox"/> Filing Fees
<input type="checkbox"/> Credit Life Insurance	<input type="checkbox"/> Credit Disability Insurance	

---

#### Consumer Leasing

---

1. Has the institution made or purchased any consumer leases? If yes, please list the name and location of the individual who can provide access to a copy of the most recent trial balance for consumer leases.

---

---

## COMPLIANCE INFORMATION REQUEST (page 3)

---

### Real Estate Settlement Procedures

---

1. Has the institution charged any fees for making application, checking credit history, appraising or inspecting collateral, or for any other type of real estate settlement service, including loan commitment fees, in connection with the granting of mortgage credit? If yes, provide details.  
  

---
2. Has the institution required the use of a particular provider (attorney, law firm, title company, real estate broker, real estate appraiser, or others) of a settlement service and required the borrower to pay any portion of the cost of such service? If yes, supply:
  - Provider(s) name(s)
  - Types of services rendered
  - Amount of customary charges imposed  

---
3. Has the institution given or accepted any fee, payment, advance, loan, service, discount, rebate or other consideration to or from any settlement service provider with whom the institution does business in connection with real estate mortgage lending? If yes, provide details.  
  

---
4. Is the institution involved in an "affiliated business arrangement" as defined in Section 3(7) of the Real Estate Settlement Procedures Act? If yes, provide details.  
  

---
5. Describe the specific items included in the financial institution's escrow accounts for "federally related mortgage loans" as defined in Section 3500.2 of the Real Estate Settlement Procedures regulation.  
  

---
6. Does the institution provide to each person, who applies for a mortgage servicing loan as defined in Section 3500.21 (a), a disclosure pertaining to the assignment, sale, or transfer of loan servicing (Servicing Disclosure Statement)?  
  

---

---

---

## COMPLIANCE INFORMATION REQUEST (page 4)

---

### Flood Insurance

---

1. Describe the procedures used to determine whether improved real estate or a mobile home securing a loan is located in a special flood hazard area.
  2. Does the institution have procedures in place to ensure that improved real estate or a mobile home securing a loan located in a special flood hazard area is covered for the entire term of the loan by flood insurance? Provide details.
  3. Provide:
    - (A) The name and address of any third party providing flood determination services for the bank, or
    - (B) The name(s) and location(s) of the individual(s) who can provide access to copies of any flood maps used for making flood determinations.
- 

### Truth in Savings

---

1. List and describe the types of deposit accounts offered to consumers.
  2. Has the institution offered merchandise as a bonus or premium for certain deposits? If yes, provide details.
  3. Does the institution accrue interest by using the collected balance or the ledger balance method?
- 

### Interest on Deposits

---

1. Does the institution have procedures designed to monitor excessive activity in Money Market Accounts? Provide details.
  2. Provide the name and location of the individual who can provide access to a copy of the most recent trial balance for all NOW accounts including full names, account numbers and balances. Does the institution have procedures to monitor eligibility for NOW accounts? If yes, provide details.
- 

### Fair Debt Collection Practices

---

1. Has the institution performed collection services for any defaulted consumer debts owed to third parties? If yes, provide details.
-



---

---

## COMPLIANCE INFORMATION REQUEST (page 5)

---

### Preservation of Consumers' Claims and Defenses

---

1. Has the institution purchased consumer loans and/or leases from merchants, dealers or other third-party sources? If yes, list the types of loans and/or leases and the names of third party sources.
  
2. Have any customers been referred by a dealer or merchant for a loan, the proceeds of which were used to purchase goods or services from that dealer or merchant? If yes, list name(s) of dealer(s) or merchant(s).

---

### Electronic Fund Transfer

---

1. List all electronic fund transfer services performed by the institution, including, but not limited to:
  - Direct deposit (including Social Security transfers)
  - Preauthorized withdrawal of funds
  - Automated teller machine transfers
  - Point-of-sale terminal transfers
  - Transfers initiated by telephone

---

### Equal Credit Opportunity

---

1. Describe procedures currently followed when the institution takes adverse action on a verbal or written credit application for:
  - Consumers
  - Businesses with gross revenues of \$1 million or less
  - Businesses with gross revenues of more than \$1 million
  
2. How does the institution maintain credit information on married customers?
  
  
  
  
  
  
  
  
  
3. Under what circumstances does the institution require a husband or wife to guarantee or co-sign a loan to his or her spouse?
  
  
  
  
  
  
  
  
  
4. If a dealer or merchant requests credit from the institution for a customer and adverse action is taken on the application, what type of notice is given to the applicant by either the institution or dealer/merchant?

---

---

## COMPLIANCE INFORMATION REQUEST (page 6)

---

### Equal Credit Opportunity (continued)

---

5. Describe the procedures followed by the institution to provide an applicant with a copy of an appraisal report used in connection with an application for credit that is to be secured by a lien on a dwelling.

---

### Home Mortgage Disclosure

---

1. Did the institution have assets of more than \$29 million on the preceding December 31 and have a home or a branch office in a metropolitan statistical area or a primary metropolitan statistical area? If yes, has the institution received applications for, or originated or purchased, home purchase loans (including refinancings) and/or home improvement loans?
2. Provide the name and location of the individual who can provide access to any set of census tract maps used by the institution and any source that the bank may use to convert a street address to a census tract.
3. *SEND* a copy(ies) of the Loan Application Register(s) (LAR(s)) for [Date(s) of LARs not in the FO]. The examiner in charge may also contact the bank to request this information electronically.
4. *SEND* documentation relating to any revisions made to the last three HMDA-LARs after the initial filing with the Federal Reserve Board.

---

### Fair Lending

---

1. Does the financial institution use an internal secondary review system for all, or some, credit applications? If yes, provide details.
2. Is fair lending training provided to directors, officers, and financial institution employees? If yes, provide details.
3. Does the financial institution perform any internal audits/reviews for fair lending? If yes, please describe the scope.

---

---

## COMPLIANCE INFORMATION REQUEST (page 7)

---

### Community Reinvestment

---

1. *SEND* a copy of the following from your institution's public file:
  1. A list of branches opened or closed during the current year and each of the prior two calendar years (including street addresses and geographies)
  2. A list of services generally offered at the branches
  3. A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either on the map or in a separate list. (Refer to Section 345.43 of the FDIC Rules and Regulations for guidance on the content and availability of the CRA Public File.)
2. The bank's performance with respect to qualified investments and services may be used in the CRA evaluation to raise a Satisfactory CRA rating to Outstanding, but it cannot be used to lower a rating that otherwise would have been assigned. A bank may, however, receive an Outstanding rating without the consideration of investments and services. Would you like the bank's investments and services to be reviewed during the examination?
3. If your institution has conducted any CRA self-analysis, for example, a self-assessment or an analysis of the geographic/income distribution of loans, please provide a copy or indicate from whom or where that information may be obtained.

---

### Right to Financial Privacy

---

1. Has the institution provided any Federal government authority access to the financial records of a customer? If yes, please provide the name and location of the individual who can provide access to any files relating to the release of this information.

---

---

**COMPLIANCE INFORMATION REQUEST (page 8)**

---

---

Electronic Banking

---

---

Check all that apply

**Delivery Channels:**

☐ Internet                      ☐ PC Banking (Dial-Up)                      ☐ Phone Banking  
☐ Automated Loan Machines    ☐ Electronic Money Products

**Online Activities Conducted (via Internet or PC Banking):**

Informational Content (including advertisements, rate displays, lists of services, etc.)

☐ Deposit-Related  
☐ Lending-Related  
☐ Nondeposit Investment Products

Information Exchange and Transactional Functions

Deposit-Related

☐ Disclosures Online                      ☐ Account Application                      ☐ Transfer Funds  
☐ Review Account Statement                      ☐ Bill Payment Services

Lending-Related

☐ Disclosures Online                      ☐ Credit Application                      ☐ Transfer Funds  
☐ Review Account Statement                      ☐ Bill Payment from Credit Line

Nondeposit Investment Products

☐ Disclosures Online                      ☐ Account Application                      ☐ Transfer Funds  
☐ Review Account Statement

Electronic Mail

☐ Accept Customer Inquiries/Complaints                      ☐ Transmit Disclosures

Bank's World Wide Web site address:

---

---

---

**COMPLIANCE INFORMATION REQUEST (page 9)**

---

The following should be available for examiner review (as applicable):

- \_\_\_\_\_ User guides and agreements
- \_\_\_\_\_ Compliance reviews
- \_\_\_\_\_ Bank audit reports (internal and external)

FDIC 6410/18A (5/98) [sml]

MAKE ANY ADDITIONAL COMMENTS IN THE FOLLOWING AREA. IF RESPONDING TO A SPECIFIC QUESTION, IDENTIFY SECTION HEADING AND QUESTION NUMBER. COPY THIS FORM IF ADDITIONAL SPACE IS NECESSARY.

Name and title of Executive Officer responsible for content and accuracy	Name of Financial Institution
---	-------------------------------

---

---

**COMPLIANCE INFORMATION REQUEST (page 10)**

---

of information provided	
-------------------------	--

FDIC 6410/18A (5/98) [sml]

---

---

**COMPLIANCE INFORMATION REQUEST (page 1)**

---

---

1. AN EXECUTIVE OFFICER OF THE FINANCIAL INSTITUTION SHOULD BE RESPONSIBLE FOR THE CONTENT AND ACCURACY OF THE ANSWERS PROVIDED ON THIS FORM.
2. WHERE SPACE IS INADEQUATE, AN ATTACHED BLANK SHEET REFERENCING THE PARTICULAR QUESTION(S) MAY BE USED TO RESPOND.
3. IF ANY QUESTION IS NOT APPLICABLE TO YOUR INSTITUTION, PLEASE INDICATE AS "NOT APPLICABLE" OR "N/A." UNLESS OTHERWISE INDICATED, ALL QUESTIONS AND REQUESTS CONCERN ONLY THAT PERIOD OF TIME SINCE THE LAST FDIC COMPLIANCE EXAMINATION, OR SINCE CONVERTING TO STATE NON-MEMBER STATUS OR SINCE THE BANK OPENED FOR BUSINESS (as applicable).

LOCATIONS NEED ONLY BE PROVIDED IF REQUESTED INFORMATION IS LOCATED ON A SEPARATE FLOOR OR AT ANOTHER PHYSICAL LOCATION.

---

**General**

---

1. *SEND* a current list of all bank offices, identified by:
  - Branch Name
  - Street address
  - City
  - State
  - Zip Code
2. *SEND* a current list of the bank's directors/trustees and officers identified by name and title.
3. Provide the name and location of the individual who can provide access to the Board of Directors/Trustee's and board appointed committee's minutes.
4. Provide the name and location of the individual who can provide access to the daily statement of assets and liabilities.
5. Provide the name(s) and location(s) of the individual(s) who can provide access to any written compliance program(s), procedure(s) and/or manual(s).
6. Provide the name and location of the individual who can provide:
  - 1) A copy of the financial institution's advertising budget
  - 2) Access to the bank's advertising file, including:
    - Newspaper advertisements
    - Radio or TV scripts
    - Lobby brochures
    - Statement stuffers
    - Other forms of advertising
7. Provide the name and location of the individual who can provide a copy of your institution's written advertising policy, if applicable.

---

---

## COMPLIANCE INFORMATION REQUEST (page 2)

---

---

### General (continued)

---

8. Provide the name and location of the individual who can provide access to copies of any consumer or civil rights complaints and your institution's response(s).

---

9. Describe any significant changes made since the prior examination (or scheduled to occur within the next quarter) with respect to the financial institution's:

- Compliance program
- Senior management
- Compliance personnel

---

10. Is the institution presently a party in any lawsuit alleging credit discrimination or other violation of consumer law? If yes, provide:

- The name(s) of the plaintiff(s)
- Amount(s) sought
- Nature or basis of the allegation
- Current status

---

### Truth in Lending

---

1. Provide the name(s) and location(s) of the individual(s) who can provide access to a copy of the most recent full trial balance of all consumer loan categories (i.e., installment, home equity, single payment, residential mortgage, etc.).

---

2. Has the institution made any restitution to customers for violations of Regulation Z and/or pursuant to the Truth in Lending Act?

---

3. List the open-end credit plan(s) offered by the institution (including, but not limited to overdraft protection, personal and home equity lines of credit, and credit cards).

---



---

---

**COMPLIANCE INFORMATION REQUEST (page 3)**

---

---

4. Mark with an "X" the closed-end types of consumer loans offered.

☐ Passbook      ☐ Purchase Real Estate (RE)      ☐ Junior Lien RE  
☐ Construction      ☐ Other Consumer Loans (auto, personal, student, etc.)

**Truth in Lending (continued)**

---

5. Mark with an "X" each feature/charge applicable to the institution's consumer loans.

Variable Rates FDIC 6410/18 (5/98) [lrg]	<input type="checkbox"/> Discounted Variable Rates	<input type="checkbox"/> Balloon Payments
<input type="checkbox"/> Single Payment	<input type="checkbox"/> Constant Payments to Principal	<input type="checkbox"/> Odd-Days Interest
<input type="checkbox"/> Private Mortgage Insurance	<input type="checkbox"/> Real Estate "Points"	<input type="checkbox"/> Inspection Fees on Construction Loans
<input type="checkbox"/> Reverse Equity RE	<input type="checkbox"/> Simple Interest (360/365)	<input type="checkbox"/> Precomputed Interest
<input type="checkbox"/> Irregular Advances	<input type="checkbox"/> Graduated Payments	<input type="checkbox"/> Interest Only with Principal Balloon
<input type="checkbox"/> Application Fees which are Refunded if a Loan is Denied	<input type="checkbox"/> Vendor's Single Interest Insurance	<input type="checkbox"/> Filing Fees
<input type="checkbox"/> Credit Life Insurance	<input type="checkbox"/> Credit Disability Insurance	

---

6. List the location of each type of loan file and the individual to contact to obtain loan files. (Please utilize the comment section to specify if more than one file exists for each loan in the institution - i.e., document file, collateral file, credit file, correspondence file, etc.)

Type of Loan:	Name:	Location:
<hr/>	<hr/>	<hr/>
Type of Loan:	Name:	Location:
<hr/>	<hr/>	<hr/>
Type of Loan:	Name:	Location:
<hr/>	<hr/>	<hr/>
Type of Loan:	Name:	Location:
<hr/>	<hr/>	<hr/>
<u>COMMENTS:</u>		
<hr/>		

---

**Consumer Leasing**

---

1. Has the institution made or purchased any consumer leases? If yes, please list the name and location of the individual who can provide access to a copy of the *most recent* trial balance for consumer leases.

---

## COMPLIANCE INFORMATION REQUEST (page 4)

---

### Real Estate Settlement Procedures

---

1. Has the institution charged any fees for making application, checking credit history, appraising or inspecting collateral, or for any other type of real estate settlement service, including loan commitment fees, in connection with the granting of mortgage credit? If yes, provide details.
2. Has the institution required the use of a particular provider (attorney, law firm, title company, real estate broker, real estate appraiser, or others) of a settlement service and required the borrower to pay any portion of the cost of such service? If yes, supply:
  - Provider(s) name
  - Types of services rendered
  - Amount of customary charges imposed
3. Has the institution given or accepted any fee, payment, advance, loan, service, discount, rebate or other consideration to or from any settlement service provider with whom the institution does business in connection with real estate mortgage lending? If yes, provide details.
4. Is the institution involved in an "affiliated business arrangement", as defined in Section 3(7) of the Real Estate Settlement Procedures Act? If yes, provide details.
5. Describe the specific items included in the financial institution's escrow accounts for "federally related mortgage loans" as defined in Section 3500.2 of the Real Estate Settlement Procedures regulation.
6. Does the institution provide to each person, who applies for a mortgage servicing loan as defined in Section 3500.21(a), a disclosure pertaining to the assignment, sale, or transfer of loan servicing (Servicing Disclosure Statement)?

---

---

## COMPLIANCE INFORMATION REQUEST (page 5)

---

### Flood Insurance

---

1. Describe the procedures used to determine whether improved real estate or a mobile home securing a loan is located in a special flood hazard area.

- 
2. Does the institution have procedures in place to ensure that improved property or a mobile home securing a loan located in a special flood hazard area is covered for the entire term of the loan by flood insurance? If yes, provide details.

- 
3. Provide:

(A) The name and address of any third party providing flood determination services for the bank, or

(B) The name(s) and location(s) of the individual(s) who can provide access to copies of any flood maps used for making flood determinations.

---

### Truth in Savings

---

1. List and describe the types of deposit accounts offered to consumers.

- 
2. Has the institution offered merchandise as a bonus or premium for certain deposits? If yes, provide details.

- 
3. Provide the name and location of the individual who can provide access to copies of any written policies, procedures, practices and training materials (inclusive of schedules) relating to Truth in Savings.

- 
4. Does the institution use the collected balance or the ledger balance method to accrue interest?

---

---

## COMPLIANCE INFORMATION REQUEST (page 6)

---

---

### Interest on Deposits

---

1. Does the institution have procedures designed to monitor excessive activity in Money Market Accounts? If yes, provide details.
2. Provide the name and location of the individual who can provide access to a copy of the *most recent* trial balance for all NOW accounts including full names, account numbers, and balances. Does the institution have procedures to monitor eligibility for NOW accounts? If yes, provide details.

---

### Fair Debt Collection Practices

---

1. Has the institution performed collection services for any defaulted consumer debts owed to third parties? If yes, provide details.

---

### Preservation of Consumers' Claims and Defenses

---

1. Has the institution purchased consumer loans and/or leases from merchants, dealers or other third-party sources? If yes, please list the types of loans and/or leases and the third party sources.
2. Have any customers been referred by a dealer or merchant for a loan, the proceeds of which were used to purchase goods or services from that dealer or merchant? If yes, please list the dealer(s) or merchant(s).

---

### Electronic Fund Transfer

---

1. List all electronic fund transfer services performed by the institution, including, but not limited to:
  - Direct deposit (including Social Security transfers)
  - Preauthorized withdrawal of funds
  - Automated teller machine transfers
  - Point-of-sale terminal transfers
  - Transfers initiated by telephone
2. Provide the name and location of the individual who can provide access to any error dispute files.

---

## COMPLIANCE INFORMATION REQUEST (page 7)

---

### Equal Credit Opportunity

---

1. Describe the procedures currently followed when the institution takes adverse action on a verbal or written credit application submitted by:
  - Consumers
  - Businesses with gross revenues of \$1 million or less
  - Businesses with gross revenues of more than \$1 million
2. How does the institution maintain credit information on married customers?
3. Under what circumstances does the institution require a husband or wife to guarantee or co-sign a loan to his or her spouse?
4. If a dealer or merchant requests credit from the institution for a customer and adverse action is taken on the application, what type of notification is given to the applicant by either the institution or the dealer/merchant?
5. Describe the procedures followed by the institution to provide an applicant with a copy of an appraisal report used in connection with an application for credit that is to be secured by a lien on a dwelling.
6. Provide the name(s) and location(s) of the individual(s) who can provide access to copies of any written loan policies.
7. Provide the name and location of the individual who can provide access to a copy of the institution's appraisal policy.
8. Provide the name(s) and location(s) of the individual(s) who can provide access to documentation concerning loan denials and withdrawals for all consumer and business loan applicants during the last 25 months.

---

---

## COMPLIANCE INFORMATION REQUEST (page 8)

---

### Home Mortgage Disclosure

---

1. Did the institution have assets of more than \$29 million on the preceding December 31 and have a home or a branch office in a metropolitan statistical area or a primary metropolitan statistical area? If yes, has the institution received applications for, or originated or purchased, home purchase loans (including refinancings) and/or home improvement loans?
2. Provide the name and location of the individual who can provide access to any set of census tract maps used by the institution and any source that the bank may use to convert a street address to a census tract.
3. *SEND* a copy(ies) of the Loan Application Register(s) (LAR(s)) for [Date(s) of LARs not in FO]. The examiner in charge may also contact the bank to request this information electronically.
4. *SEND* documentation relating to any revisions made to the last three HMDA-LARS after their initial filing with the Federal Reserve Board.

---

### Fair Lending

---

1. Does the financial institution use an internal secondary review system for all, or some, credit applications? If yes, provide details.
2. Is fair lending training provided to directors, officers, and bank employees? If yes, provide details.
3. Does the financial institution perform any internal audit/reviews for fair lending? If yes, please describe the scope.

---

## COMPLIANCE INFORMATION REQUEST (page 9)

---

### Community Reinvestment

---

1. Provide the name and location of the individual who can provide access to copies of any CRA self-assessment(s) performed by the institution or other outside organization. Provide a brief description of each assessment included in the scope of the self-assessment.
2. *SEND* a description of your assessment area(s). If the assessment area(s) consist of less than whole political subdivision, send a description of how the assessment area was determined.
3. *SEND* a list of all census tracts and block numbering areas located within your assessment area(s).
4. Provide the name and location of the individual who can provide access to the public comments file.
5. Provide the name and location of the individual who can provide access to any documentation concerning community development activities that are funded by the institution.
6. Provide information on any specific efforts by your institution to respond to lending, investment and service opportunities in your assessment area that is produced in the normal course of business. Sources of such information may include, but are not limited to:
  - Information about lending, investment, and service opportunities in your institution's assessment area(s) either developed by your institution or obtained from community organizations, state, local and tribal governments, economic development agencies, or other sources
  - The institution's business plan, strategic plan and annual report
  - Product assessment reports
  - Economic and demographic analyses
  - Customer surveys aimed at identifying product and service needs
  - Reports on participation in government insured, guaranteed or subsidized loan programs
  - Information relevant to the ability of your institution to meet community credit needs based on:
    - financial condition and size
    - statutory authority/legal restrictions
    - other factors

---

---

## COMPLIANCE INFORMATION REQUEST (page 10)

---

### Right to Financial Privacy

---

1. Has the institution provided any Federal government authority access to the financial records of a customer? If yes, please provide the name and location of the individual who can provide access to any files relating to the release of this information.



---

---

**COMPLIANCE INFORMATION REQUEST (page 11)**

---

---

Electronic Banking

---

Check all that apply

**Delivery Channels:**

☐ Internet                      ☐ PC Banking (Dial-Up)                      ☐ Phone Banking  
☐ Automated Loan Machines      ☐ Electronic Money Products

**Online Activities Conducted (via Internet or PC Banking):**

Informational Content (including advertisements, rate displays, lists of services, etc.)

☐ Deposit-Related  
☐ Lending-Related  
☐ Nondeposit Investment Products

Information Exchange and Transactional Functions

Deposit-Related

☐ Disclosures Online      ☐ Account Application      ☐ Transfer Funds  
☐ Review Account Statement      ☐ Bill Payment Services

Lending-Related

☐ Disclosures Online      ☐ Credit Application      ☐ Transfer Funds  
☐ Review Account Statement      ☐ Bill Payment from Credit Line

Nondeposit Investment Products

☐ Disclosures Online      ☐ Account Application      ☐ Transfer Funds  
☐ Review Account Statement

Electronic Mail

☐ Accept Customer Inquiries/Complaints  
☐ Transmit Disclosures

Bank's World Wide Web site address:

---

---

## COMPLIANCE INFORMATION REQUEST (page 12)

---

The following should be available for examiner review (as applicable):

- \_\_\_\_\_ User guides and agreements
- \_\_\_\_\_ Compliance reviews
- \_\_\_\_\_ Bank audit reports (internal and external)

MAKE ANY ADDITIONAL COMMENTS IN THE FOLLOWING AREA. IF RESPONDING TO A SPECIFIC QUESTION IDENTIFY SECTION HEADING AND QUESTION NUMBER. COPY THIS FORM IF ADDITIONAL SPACE IS NECESSARY.

FBI C-6410/18 (5/98) [18]

---

---

**COMPLIANCE INFORMATION REQUEST (page 13)**

---

---

Name and title of Executive Officer responsible for content and accuracy of information provided	Name of Financial Institution
--	-------------------------------

FDIC 6410/18 (5/98) [lrg]

## COMPLIANCE DOCUMENT REQUEST (page 1)

Assemble the following information to be made available to the FDIC Examiner-in-Charge at the start of the examination.

### General

1. A copy of the financial institution's most recent compliance audit and supporting workpapers (not your institution's last FDIC examination).
2. Copies of any written compliance programs (including policies and procedures, training, and audit and/or review policies).
3. A copy of any branch closing or relocation policy.
4. A copy of any program or policy on offering basic financial services to low- and moderate-income persons.
5. The financial institution's advertising file, including newspaper advertisements, radio or TV scripts, lobby brochures, statement stuffers, and any written advertising policies.
6. Copies of any consumer or civil rights complaints and your institution's response(s)/resolution(s).

### Truth in Lending

1. A copy of the Consumer Handbook on Adjustable Rate Mortgages used for variable-rate loans. Also, provide a list of all indices used by the financial institution for adjustable rate loan products since the last compliance examination.
2. Copies of actual periodic billing statements sent to a customer where a finance charge was imposed for two consecutive billing periods (Copy both sides of the statements)[Open-end Credit].
3. If the billing error notice is not included with the periodic billing statement, provide a copy of the annual billing error notice sent to open-end credit customers.
4. A copy of each right of rescission notice form used by the financial institution.
5. Copies of any subsequent disclosure forms used for adjustable rate mortgage loan rate changes.
6. Copies of any financial institution policies regarding the sale of credit insurance.
7. Documentation on any Regulation Z reimbursement made pursuant to the Truth in Lending Act since the last compliance examination.
8. A copy of the most recent full trial balance for all consumer loan categories (i.e., installment, home equity, single payment, residential mortgage, etc.).

### Consumer Leasing

1. A copy of each disclosure statement form used by the financial institution or distributed to dealers.
2. A copy of the most recent full trial balance for consumer leases.

## COMPLIANCE DOCUMENT REQUEST (page 2)

Assemble the following information to be made available to the FDIC Examiner-in-Charge at the start of the examination.

### Real Estate Settlement Procedures

1. A copy of the Special Information Booklet given to residential mortgage loan applicants.
2. A copy of the notice form relative to the assignment, sale, or transfer of loan servicing provided to each person who applies for a mortgage servicing loan as defined in Section 3500.21(a).

### Fair Debt Collection Practices

1. Copies of any forms or form letters used to help collect third-party debts.

### Preservation of Consumer's Claims and Defenses

1. Copies of all note or contract forms used by the financial institution's dealers and any "purchase money loans" made by the financial institution.

### Electronic Fund Transfers

1. Copies of disclosure forms given to customers when opening an account.
2. Copies of the EFT agreement and error resolution notice given to customers.
3. Sample receipts from automated teller machine(s) reflecting both deposits and withdrawals.
4. A copy of a periodic statement on which a fee or charge has been imposed (other than a finance charge on open-end credit amount) for example, a fee imposed for an ATM transaction.
5. A copy of an actual customer's periodic statement showing an electronic fund transfer (Copy both sides of the statement).
6. Files on any error disputes with customers.

### Credit Practices

1. Copies of notice forms provided to cosigners on consumer loans.

### Expedited Funds Availability

1. A copy of the institution's procedures and/or copies of procedures provided to employees.
2. A copy of the institution's funds availability policy disclosures.
3. Copies of "exception hold" and "case by case delay" notice forms.

### Truth in Savings

1. A copy of the initial disclosure form provided for each type of consumer deposit account since the last compliance examination, such as checking, savings, and time deposits.
2. A copy of the notice of availability of disclosure form or copies of the disclosure forms that were provided to existing account holders.
3. A copy of the advance disclosure form for each account in which adverse changes in terms have occurred since the previous FDIC examination.
4. A copy of one complete periodic statement (dated subsequent to the previous FDIC examination) for each type of interest bearing account which incurred maintenance fees.
5. A copy of one complete periodic statement (dated subsequent to the previous FDIC examination) for each type of consumer account.

Copies of corresponding rate sheets for periods covered by periodic statements above.

7. A copy of notice forms used for maturing time accounts both for accounts with maturities less than one year and for accounts exceeding one year.
8. Copies of any written policies, procedures, practices, and training materials.
9. If the financial institution accrues interest on a collected balance method, provide an internal float schedule relating to each type of interest-bearing account.

## COMPLIANCE DOCUMENT REQUEST (page 3)

Assemble the following information to be made available to the FDIC Examiner-in-Charge at the start of the examination.

### **Interest on Deposits**

1. A copy of the most recent trial balance for all NOW accounts, including full names, account numbers, and balances.

### **Fair Housing**

1. Copies of any property appraisal forms used by the financial institution or outside appraisers.
2. Copies of expense reports reflecting the cost of obtaining an appraisal from each outside appraisal firm used by the institution.

### **Equal Credit Opportunity**

1. Copies of all credit application forms used by the financial institution or its dealers.
2. A copy of any instructions regarding credit scoring systems utilized by the institution as well as an explanation of how the systems were formulated.
3. Copies of loan guaranty forms.
4. Copies of loan worksheets, prequalification sheets or similar forms.
5. Copies of all other documents which the financial institution may use to request or record any personal information concerning loan applicants.
6. Copies of adverse action notice forms (both consumer and business) used during the previous 25 months.
7. A copy of the form used to notify applicants of the right to receive a copy of the appraisal report used in connection with an application for credit that is to be secured by a lien on a dwelling.
8. Copies of any written loan and appraisal policies.

### **Home Mortgage Disclosure**

1. Any set of census tract maps or block numbering area maps utilized by the institution.

## **COMPLIANCE DOCUMENT REQUEST (page 1)**

Assemble the following information to be made available to the FDIC Examiner-in-Charge at the start of the examination.

### **General**

1. A copy of the financial institution's most recent compliance audit and supporting workpapers (not your institution's last FDIC examination).
2. Copies of any written compliance programs (including policies and procedures, training, and audit and/or review policies).
3. A copy of any branch closing or relocation policy.

### **Truth in Lending**

1. A copy of the Consumer Handbook on Adjustable Rate Mortgages used for variable-rate loans. Also, a list of all indices used by the financial institution for adjustable rate loan products since the last compliance examination.
2. Copies of actual periodic billing statements sent to a customer where a finance charge was imposed for two consecutive billing periods (Copy both sides of the statements)[Open-end Credit].
3. If the billing error notice is not included with the periodic billing statement, a copy of the annual billing error notice sent to open-end credit customers.
4. A copy of each right of rescission notice form used by the financial institution.
5. Copies of any subsequent disclosure forms used for adjustable rate mortgage loan rate changes.
6. Copies of any financial institution policies regarding the sale of credit insurance.
7. Documentation on any Regulation Z reimbursement made pursuant to the Truth in Lending Act since the last compliance examination.

### **Consumer Leasing**

1. A copy of each disclosure statement form used by the financial institution or distributed to dealers.

### **Real Estate Settlement Procedures**

1. A copy of the Special Information Booklet given to residential mortgage loan applicants.
2. A copy of the notice form relative to the assignment, sale, or transfer of loan servicing provided to each person who applies for a mortgage servicing loan as defined in Section 3500.21(a).

### **Fair Debt Collection Practices**

1. Copies of any forms or form letters used to collect third-party debts.

### **Preservation of Consumer's Claims and Defenses**

1. Copies of all note or contract forms used by the financial institution's dealers and any "purchase money loans" made by the financial institution.

## COMPLIANCE DOCUMENT REQUEST (page 2)

Assemble the following information to be made available to the FDIC Examiner-in-Charge at the start of the examination.

### Electronic Fund Transfers

1. Copies of disclosure forms given to customers when opening an account.
2. Copies of the EFT agreement and error resolution notice given to customers.
3. Sample receipts from automated teller machine(s) reflecting both deposits and withdrawals.
4. A copy of a periodic statement on which a fee or charge has been imposed (other than a finance charge on open-end credit amount) for example, a fee imposed for an ATM transaction.
5. A copy of an actual customer's periodic statement showing an electronic fund transfer (Copy both sides of the statement).

### Credit Practices

1. Copies of notice forms provided to cosigners on consumer loans.

### Expedited Funds Availability

1. A copy of the institution's procedures and/or copies of procedures provided to employees.
2. A copy of the institution's funds availability policy disclosures.
3. Copies of "exception hold" and "case by case delay" notice forms.

### Truth in Savings

1. A copy of the initial disclosure form provided for each type of consumer deposit account since the last compliance examination, such as checking, savings and time deposits.
2. A copy of the notice of availability of disclosure form or copies of the disclosure forms that were provided to existing account holders.
3. A copy of the advance disclosure form for each account in which adverse changes in terms have occurred since the previous FDIC examination.
4. A copy of one complete periodic statement (dated subsequent to the previous FDIC examination) for each type of interest bearing account which incurred maintenance fees.
5. A copy of one complete periodic statement (dated subsequent to the previous FDIC examination) for each type of consumer account.
6. Copies of corresponding rate sheets for periods covered by periodic statements above.
7. A copy of notice forms used for maturing time accounts both for accounts with maturities less than one year and for accounts exceeding one year.
8. If the financial institution accrues interest on a collected balance method, provide an internal float schedule relating to each type of interest-bearing account.



## COMPLIANCE DOCUMENT REQUEST (page 3)

Assemble the following information to be made available to the FDIC Examiner-in-Charge at the start of the examination.

### **Fair Housing**

1. Copies of any property appraisal forms used by the financial institution or outside appraisers.
2. Copies of expense reports reflecting the cost of obtaining an appraisal from each outside appraisal firm used by the financial institution.

### **Equal Credit Opportunity**

1. Copies of all credit application forms used by the financial institution or its dealers.
2. A copy of any instructions regarding credit scoring systems utilized by the financial institution as well as an explanation of how the systems were formulated.
3. Copies of loan guaranty forms.
4. Copies of loan worksheets, prequalification sheets or similar forms.
5. Copies of all other documents which the financial institution may use to request or record any personal information concerning loan applicants.
6. Copies of adverse action notice forms (both consumer and business) used during the previous 25 months.
7. A copy of the form used to notify applicants of the right to receive a copy of the appraisal report used in connection with an application for credit that is to be secured by a lien on a dwelling.

### **Community Reinvestment Act**

1. Please provide the past and current year CRA loan data for your institution that is required to be collected under Section 345.42 of the FDIC's Rules and Regulations.